

**DECLARATION OF NICOLE VINCENT CHRIST
PURSUANT TO 28 U.S.C. § 1746**

I, Nicole Vincent Christ, declare as follows:

1. Except as otherwise stated below, I have personal knowledge of the facts set forth below and am competent to testify about them. If called as a witness, I could and would testify to the facts set forth below.

2. I am over 18 years old and currently reside in Maryland.

3. I received a Bachelor's Degree from Salisbury University and a Master of Arts degree from the University of Maryland. I am now a Program Manager in the Division of Consumer Response and Operations at the Federal Trade Commission ("FTC") and responsible for managing the FTC's redress program.

4. I have been working as a Program Manager for approximately five years but have worked at the FTC for approximately thirteen years. My work address is 600 Pennsylvania Avenue, NW, Mail Drop CC-9113, Washington, DC 20580.

5. As the manager responsible for the FTC's redress program, I and my staff are responsible for returning money collected through FTC litigation to consumers. I am also responsible for tracking and reporting data regarding our redress program.

6. One of the redress matters I am responsible for is the Elite IT matter. It is my understanding that calculated consumer harm (receipts minus refunds and chargebacks) was \$13,537,288.75. However, the FTC collected only \$355,138.80 from the Defendants.

7. One of my responsibilities involves determining how to make redress to consumers when the collections fall short of the actual harm. The FTC usually tries to issue checks of at least \$10.00, and often to make redress on a pro-rata basis (i.e., apportioned based on the amount of a consumer's loss). However, if we had done that in the Elite IT matter, we

would have eliminated some 22,000 consumers from the redress pool.

8. We decided that the amount lost by most individuals and breadth of the harm justified the widest distribution possible. Therefore, we elected to distribute checks that fell short of \$10 (in this case in equal amounts of \$9.43) to 31,075 consumers. We began sending out checks in October 2021, but not all the checks have yet been cashed. Therefore, the redress process is ongoing.

9. The FTC also engages the services of third parties to assist with the redress process. Among other things, these companies de-duplicate, update, and standardize addresses, and send out and supervise the processing of redress checks. In this case, we hired Analytics Consulting, LLC to provide these services, and have paid them \$56,075.40. An additional \$6,026.15 remains in reserve for additional administrative costs and we expect to pay this amount to Analytics Consulting as well.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.

Dated: 4/12/2022

NICOLE
CHRIST

Nicole Vincent Christ


Digitally signed by
NICOLE CHRIST
Date: 2022.04.12
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